

Certificate Number: 03088-NJ-DE-033067862

Bankruptcy Case Number: 14-28749



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 6, 2019, at 12:58 o'clock PM CDT, Nora J OBrien Kierce completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 6, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor